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# WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS: A STUDY WITH REFERENCE TO SCHEDULED CASTE AND SCHEDULED TRIBES IN DAKSHINA KANNADA AND UDUPI DISTRICTS.


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# WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS: A STUDY WITH REFERENCE TO SCHEDULED CASTE AND SCHEDULED TRIBES IN DAKSHINA KANNADA AND UDUPI DISTRICTS.

## INTRODUCTION

Women's empowerment in India is heavily dependent on many different variables which enables or harm them to function independently. It deals with the totality of having decision-making power. Policies on women's empowerment exist at the national, state and local levels in many sectors including health, education, economic and political participation. Women's education is extremely important intrinsically as it is their right and required for the flourishing of many of their capacities. Education is milestone of women empowerment because it enables them to respond to the challenges, to confront their traditional roles and change their life. Education also brings reduction in inequalities and function as a means of improving their status within family. It is however noticed that most programs for education of girls and women in India have reinforced Gender Role. It Is a Key Intervention in Sustaining and Initiating Process of Empowerment.

### Types of Empowerment

Empowerment is multidimensional in that it occurs in the social, economic, political and cultural spheres. These dimensions do not necessarily go together at the same pace, or even in the same direction. Two studies can analyze the same phenomenon but come to different conclusions depending on the dimensions of empowerment they measure. Empowerment also occurs at different levels, such as the individual, the group, and the community.

### Social Empowerment

Social empowerment focuses on building social capacity, social status and opportunities for individuals, classes and communities who do not have access to these vital elements of social life. The origin of marginalization in the Indian context is deeply rooted in the social structure of Indian society, where caste, class and gender discrimination has been widespread since time immemorial. Ideas deeply rooted in purity and pollution governed the social status of different castes and sexes; men and women were deemed to have unequal moral value, as were the various varnas; and the social hierarchy was based on a legal order in which privileges and handicaps were carefully modulated according to caste and sex.

Social emancipation aims at social change from a hierarchical society to a democratic society in which the equal rights of all individuals are recognized. It is about transforming the existing social structure by providing better education, a health system, employment opportunities, social security measures, and so on. to people deprived of these benefits.

**Economic Empowerment**

This is the process by which better economic growth and access to economic resources are generated and improved. An economically backward society lacks all of these dynamic qualities that support and sustain economic growth. This is very true of the plight of the disadvantaged sections of society who are excluded from the ownership of economic resources. Although society, social groups, NGOs, etc., can play a major role in economic development, the key role of the state as the most effective and appropriate body for sustainable economic development is no doubt. It is the largest agency that manages and mobilizes resources, including infrastructural and other resources, to promote and sustain growth in the economic sphere. However, even the state-sponsored, supported and supervised development process has only slightly reduced the dense pattern of inequality, exploitation and oppression that has disrupted the lives of marginalized centuries. It is in this context that Max Weber's proposition that the poor, who constitute the majority, can use their own resources, their numbers, to influence political and legislative decisions with a view to radically altering the socio-economic conditions in which they live. their favor deserves to be examined. In the democratic process, the political mobilization of the poor and destitute is a powerful weapon in influencing the political decisions that determine how wealth is distributed.

**Political Empowerment**

Political empowerment is about empowering the people with political resources and enabling them to participate actively in the formation and sharing of power. This increases the potential of the population to effectively control or influence the state's decision-making process. In fact, the very idea of empowerment is essentially based on its political dimension, which highlights the concept of power. In this sense, empowerment is conceived as a process that empowers individuals, groups and communities. They acquire the ability to make free choices and transform them into desired actions or results. This allows them to influence the course of their lives and the decisions that affect them.

Regarding the empowerment of marginalized groups, their political mobilization has been considered as the most effective means of resolving their socio-economic, educational or other

backwardness. They should organize themselves politically to exercise their right to vote for the empowerment of the community. Part of the state's efforts to give them the guarantee of reserving seats in Parliament and state legislatures, as well as in local bodies, is guaranteed. The decentralization of power to the Panchayati Raj institutions through the 73rd and 74th amendments of the Indian constitution is seen as an attempt to politically empower the grassroots, especially the weaker sections.

**Cultural Empowerment**

Culture can be described as the organic set of ideas, beliefs, values and goals that shape the thinking and action of a community or people. Understood in this way, culture finds a conceptual expression in ethics, philosophy and law: symbolic expression in art, literature, myth and worship. It is the normative consciousness of a community inherited from the past and transmitted, with or without modification, to future generations. Cultural empowerment is a process that strives to protect and rebuild the cultural identity of the people. From the point of view of subordinates, the cultural empowerment of SC/ST women is a difficult task. Compared to the dominant culture governed by the economic and political elites, the subordinate culture is a counter-cultural movement and a culture of protest. It represents the antagonism of the SC/ST s against dominant class structures and their struggle to affirm equality and human dignity. The empowerment of marginalized groups involves sincere perspective research, an analysis of composite processes of formation of a new identity, the concretization of these groups in view of the demolition of the structure of the subordination imposed upon them and finally the sharing of power with this powerless group.

**Conceptual Framework**

**Historical Background of SC/ST Women**

The situation of SC/ST women in India needs special attention. They are one of the largest socially segregated groups anywhere in the world, and make up 2% of the world's total population. SC/ST women are positioned at the bottom of India's caste, class and gender hierarchies. They are placed at the absolute bottom of the social hierarchy as they face systemic and structural discrimination threefold: as SC/ST s, as poor, and as women. The caste system, estimated to affect 260 million people globally, declares SC/ST women to be intrinsically impure and, untouchable", which sanctions social exclusion and exploitation.

The vast majority of SC/ST women are poor; they are landless wage laborer's; and lack access to basic resources. SC/ST women are discriminated against not only by people of higher castes, but also within their own communities. Men are dominant in SC/ST communities. As a result of this SC/ST women are subjected to inhumane living conditions and human rights violations; discrimination and violence systematically deny them opportunities, choices and freedoms in all spheres of life. This undermines not only their dignity and self-respect, but also their rights to equality and development.

According to the National Commission for Scheduled Castes and Scheduled Tribes, the majority of the educated people are of the upper caste, many of which may practice caste-based discrimination. Therefore, SC/ST girls feel discouraged to enter education and we see the lowest literacy rate for SC/ST girls compared to the Total population of educated upper caste girls (National Commission) Lack of educational development is another important problem. In 2000, the literacy rate among SC and ST rural females (aged 15 and above) was 24 per cent and 23 per cent respectively, compared with 41 per cent for non-SC/ST women. The literacy rate among SC women in urban areas was 48 per cent, compared with 54 per cent and 70 per cent for ST and non-SC/ST women respectively. The dropout rate among SC and ST women is also relatively high at every stage of education. The high dependence on casual labour, with relatively low earnings coupled with inadequate exposure to education, among SC and ST women induced a high degree of deprivation and poverty among them.

The main reasons for the very low literacy rate among SC/ST women could be some or all of the following:

- The Lack of educational resources especially in rural areas.
- Privatization of schools and colleges.
- Extreme poverty, because of which they cannot afford the expensive fees for the private schools.
- The demand for an increase in the Dowry for educated girls.
- Humiliation and bullying by the high caste students and teachers.

**Violence Against SC/ST Women**

SC/ST women face the worst conditions and oppression. SC/ST women are living a history of pain, agony, sorrow, misconduct, maltreatment and suffering. They are not only the victim of gender discrimination but also the victim of caste-ism. Moreover, the lives of SC/ST

women are spiraling downward from bad to worse. Their life stories tell of physical and verbal abuse, forced labor and slavery, trafficking, abduction, and sexual violence, including rape, which give insight into how their social position make them vulnerable to these human rights violations.

Violence against SC/ST women is most often used as a means of punishment and demonstration of power by the dominant castes towards both the woman herself and her community. Police personnel often neglect or deny the SC/ST women of their right to seek legal and judicial aid. Women tell of police officers refusing to intervene or to even take their statements. In many cases, the judiciary fails to enforce the laws that protect SC/ST women from discrimination. Apart from being forced into the most demeaning jobs, SC/ST women are extremely vulnerable to sexual exploitation and are often victims of trafficking and forced sexual labour. In India, some SC/ST women are especially targeted for the harmful practices of the devdasi and jogini systems of forced prostitution. The marginalization of SC/ST women can clearly be seen in their current low national status in terms of occupation, education, health, political power extent of victimization through violence and excess to form of justice. SC/ST women are in worst positions then SC/ST s in general in terms of sex ratio, wages, employment, Occupation, Assets, Education, Health, Social Mobility and Political Participation.

**Educational Facilities for SC/ST Women**

Education to women is the most powerful instrument of changing their position in the society. Education also brings about reduction in inequalities and also acts as a means to improve their status within the family. In order to encourage education of women at all levels and to dilute gender bias in the provision and acquaintance of education, schools, colleges and even universities were established exclusively for women in the country. To bring more girl children, especially from marginalized BPL families, into the mainstream of education, Government has been providing a package of concessions in the form of free supply of books, uniform, boarding and lodging, clothing for hostilities, mid-day meals, scholarships, free by-cycles and so on. Financial aid for uniform for girls, maps, charts, examination grant, laboratory facilities, and library facilities should be provided for them special coaching should be given for meritorious SC/ST girls to compete for IAS and IPS. Hostel facilities for SC/S girls at all levels of education starting from primary school up to higher education should be provided reservation policy especially for girls should be allotted in both admission and employment.

The UGC has given reservation for seats in colleges for SC students 25%, ST 7.5%, which is highly beneficial. Also, relaxation in marks for 5% is given to all SC/ST students in admission. Financial assistance in the form of fellowships is given to SC/ST s. Rs. 3,600/- is given per JRF to continue research studies at the University level. There are special SC/ST cells at the University for effective implementation of the Government orders and to improve the condition of University level SC/ST students. Supply of books to the SC/ST students. Incentive scholarship should be given to deserving and meritorious girls to encourage them for higher education.

**Constitutional Provisions for SC/ST Women**:

The important Constitutional safeguards for SCs & STs are mentioned below:

(a) **Directive Principles of State Policy Article 46**: -"The State shall promote with special care the educational and economic interests of the weaker sections, of the people, and in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation".

(b) **Social Safeguards**

**Article 17.** "Untouchability" is abolished and its practice in any form is forbidden. The enforcement of any disability arising out of "Untouchability" shall be an offence punishable in accordance with law.

**Article 23**. Prohibits traffic in human beings and beggar and other similar forms of forced labour and provides that any contravention of this provision shall be an offence punishable in accordance with law. It does not specifically mention SCs & STs but since the majority of bonded labour belong to SCs/STs this Article has a special significance for SCs and STs. In pursuance of this article, Parliament has enacted the **Bonded Labour System (Abolition) Act**, 1976. For effective implementation of this Act, the Ministry of Labour is running a Centrally Sponsored Scheme for identification, liberation and rehabilitation of bonded labour.

**Article 24.** provides that no child below the age of 14 years shall be employed to work in any factory or mine or engaged in any other hazardous employment. There are Central and State laws to prevent child labour. This article too is significant for SCs and STs as a substantial portion.

(**c) Educational and Cultural Safeguards Article 15(4)** empowers the State to make any special provision for the advancement of any socially and educationally backward classes of citizens or for SC and ST. This provision has enabled the State to reserve seats for SCs and STs in educational institutions including technical, engineering and medical colleges and in Scientific & Specialised Courses. In this as well as in **Article 16(4)** the term 'backward classes' is used as a generic term and comprises various categories of backward classes, viz., Scheduled Castes, Scheduled Tribes, Other Backward Classes, DE notified Communities (Vimukta Jatiyan) and Nomadic/Seminomadic communities.

**Article 330** provides for reservation of seats for SCs/STs in the Lok Sabha.

**Article 332** provides for reservation of seats for SCs/STs in the State Vidhan Sabhas (Legislative Assemblies).

**Article 334** originally laid down that the provision relating to the reservation of seats for SCs/STs in the Lok Sabha and the State Vidhan Sabha's (and the representation of the Anglo Indian community in the Lok Sabha and the State Vidhan Sabhas by nomination) would cease to have effect on the expiration of a period of ten years from the commencement of the Constitution. This article has since been amended four times, extending the said period by ten years on each occasion. This provision was to expire in January 2000.

**(d)Service Safeguards**

**Article 16(4)** empowers the State to make "any provision for the reservation in appointments or posts in favour of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State".

**Article 335**. "The claims of the members of the Scheduled Castes and the Scheduled Tribes shall be taken into consideration, consistently with the maintenance of efficiency of administration, in the making of appointments to services and posts in connection with the affairs of the Union or of a State.

**Barriers or Challenges:**

There are several challenges that are currently plaguing the issues of women's rights in India. A few of these challenges are presented below:

**Education:** Many SC/ST women were ill-treated and educationally backward in spite of the facilities for free education. The reasons for the high rate of illiteracy among SC/ST women

are resistance from the family to send girls to schools, fear of insecurity in villages, lack of physical facilities like accommodation, school, transport and medical facilities. The girls were forced to take care of the siblings when the parents are away at work. Working to earn for the family prevent the girls from attending school**.**

**Female infanticide**: It is more prevalent among the uneducated SC/ST families. Educational development among SC women is very marginal because only girls were not sent to school because of the responsibilities at home. Therefore, the gender discrimination starts at the very early stage in the life of a SC/ST girl.

**Poverty:**

Due to abject poverty, SC/ST women are exploited as domestic helps and wives whose incomes are up surged by the man of the house. Additionally, sex slaves are a direct outcome of poverty, as unearthed by Davinder Kumar; Andhra Pradesh accounts for nearly half of all sex trafficking cases in India, the majority involving adolescent girls.

According to police estimates, a shocking 300,000 women and girls have been trafficked for exploitative sex work from Andhra Pradesh; of these just 3,000 have been rescued so far. The state is relatively prosperous, ranking fourth in terms of per capita GDP in India, but it is also home to some of the poorest people in the country. Other issues or challenges faced by SC/ST women are:

- Untouchability/Caste discrimination
- Victim of inter-caste marriage
- Economic backwardness
- Ignorance
- Absolute poverty
- Severe condition of reproductive health
- High mortality and fertility rate
- Sexual exploitation
- Lack of employment opportunity
- Compulsion for prostitution
- Illiteracy
- Lowest life expectancy

## SELF HELP GROUP

A **Self-help group** (**SHG**) is a financial intermediary committee usually composed of 10 to 20 local women or men. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. SHG is nothing but a group of people who are on daily wages, they form a group and from that group one person collects the money and gives the money to the person who is in need.

Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

A SHG (self-help group) is a community-based group with 10-20 members. They are usually women from similar social and economic backgrounds, all voluntarily coming together to save small sums of money, on a regular basis.

They pool their resources to become financially stable, taking loans from their collective savings in times of emergency or financial scarcity, important life events or to purchase assets. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. In India, RBI regulations mandates that banks offer financial services, including collateral free loans to these groups on very low interest rates. This allows poor women to circumvent the challenges of exclusion from institutional financial services. This system is closely related to that of solidarity lending, widely used by microfinance institutions.

Beyond their function as a savings and credit group, SHG's offer poor women a platform for building solidarity. They allow women to come together and act on issues related to their own lives including health, nutrition, governance and gender justice.

### Goals

Self-help groups are started by -governmental organizations (GO) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrolments and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste & low-caste people /citizens.

Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital,

as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit union.

**Self-help Group (SHG)Bank linkage Programme**

A major effort to provide banking services to the weaker and unorganised sector was the Bank Self Help Group Linkage Programme that was launched in early 1990s.The programme was started at the initiative of NABARD in 1992 to link the unorganised sector with the formal banking sector.

**Working of the programme**

Under this programme, banks were allowed to open savings accounts for Self-Help Groups (SHGs). SHGs are registered/unregistered entities which usually has a membership of 15 to 20 members from very low-income families, usually women. They mobilize savings from members and uses the pooled funds to give loans to the needy members. Under this programme, banks provide loans to the SHGs against group guarantee and the quantum of loan could be several times the deposits placed by such SHGs with the banks. Banks should consider entire credit requirements of SHG members, namely, (a) income generation activities, (b) social needs like housing, education, marriage, etc. and (c) debt swapping".

Lending to SHGs should be included by the banks as part of their lending to the weaker sections. As per the RBI's latest (May 2016) Priority Sector Lending norms, bank credit to members of SHGs is eligible for priority sector advance under respective categories viz., Agriculture, Micro, Small and Medium Enterprises, Social Infrastructure and Others.

The recovery rates of loans are good, and banks have found that the transaction cost of reaching the poor through SHGs is considerably lower rather than direct lending by the bank.

**REVIEW OF LITERATURE**

Review of literature is a vital part of any research. Reviewing of the work already done enable not only to identify research gap but also helps to strengthen the research methodology of the proposed study. Review relating to women empowerment in different areas like economic,

social, cultural and political has been done. Review relating to SC/ST women empowerment there is no much literature. Therefore, the relevant literature is examined as follows:

**Ansuman Sahoo (2013)** In his study he analysed that SHGs have become a significant movement in India. It has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. The women are now participating in all productive activities with the concept of self-help groups (SHGs) and are on a par with men. Women's monthly income is on the rise in line with their monthly expenditure. In India, the SHG movement has moved in the right direction, but still a long way to go. For the interests of the family in particular and the nation in general, it is necessary to empower women more and more in social, cultural, economic, political and legal matters.

**Geethanjali & Prabhakar (2017)** the study examined that India Women's employment growth rate in India is very low. This is due to the low rate of growth of new and productive jobs. The "Self Help Group" (SHG) is the most appealing scheme with less effort. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. Women's participation in self-help groups has obviously had a tremendous impact on poor women's way of life and style and has empowered them at various levels not only as individuals but also as members of the community's family and society as a whole. rural women realized the importance of their numbers and became able to ask for their right entitlements for their children, such as equal wages, better working conditions, safety, education, nutrition, etc.

**Rachit Gupta and Shalini Agarwal (2017)** study was undertaken to identify women empowerment through Self Help Group. It focuses on the importance of SHGs in the lives of rural women. It was found that after entering the Self Help, economic conditions, personal development and social conditions have improved. Since joining the respondent's self-help group income was increased. There are new issues to be addressed in order to make the long-term role of women. They conclude that the Self-Help Group 'economic activities are quite successful. Thus, the self-help group in the district of Ghaziabad develops women empowerment and rural areas very successfully.

**Gandhi and Uday Kumari (2013)** the study examined that Marketing is made easy for SHGs by following Growth strategies, Strategies based on market dominance Marketing Strategies, Porter generic strategies and Innovation strategies. These strategies and instilling adequate knowledge of markets and competitors marketing is made easy for the SHGs. Most villagers are engaged in one or the other SHG activity, engaging them in business promotion and

opening the doors to global markets will improve the country's economy and improve our balance of payments. The study suggested that financing banks may take a lead to provide marketing training to the SHG members and thereby make them to build their own strategies to market their products. government can create separate distribution outlets for SHG products exclusively. This move would reduce unemployment as well. Workshops can be done in a district-wise manner to educate SHG members in marketing, thereby enhancing the marketing of SHG goods.

**Kappa Kondal (2014)** the study shows that there is a positive impact of Self-Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. SHGs played a very important role in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created trust between members in two villages for social, economic self-reliance. It develops programs and schemes of awareness, loan policies, etc. However, the study concluded that in Andhra Pradesh, there is a positive impact of self-help groups on empowering women.

**Meganathan, Saravanan and Sudha Ganthi (2015)** the study examined that the concept of self-help groups is a useful tool for empowering women. Activities creating self-employment and income are a feasible solution for empowering women. Women in particular Schedule Caste people need to be encouraged to use efficiency by enhancing their loan subsidy, external relationship, training programs, education, expertise, skills and technology, thus promoting overall societal growth. They Concluded that members give more preference to their children's education than any other expenses after joining the SHGs. It shows that education programs and awareness program definitely increase the level of literacy through self-help groups. Through income-generating activities, self-help groups have been active in empowering rural women. Since these SHGs Schedule Caste Women's activities increase their ability in the Paramakudi area of income, expenditure, savings, decision-making and external relations.

**Ajit Borah (2014)** from the study he observed that in the Barhampur Development Block in Nagaon District, women SHGs in developed rural and urban areas are very involved in providing income-generating activity. The micro-finance system plays a major role in empowering women through NABARD sources through SHGs. Many women SHGs have been found to have borrowed for various economic activities such as cattie framing, poultry framing, farming, textiles and handloom works, weaving and embroidery, food processing, agriculture,

etc. The woman SHGs offer rural credit to women who are SHG members. He finally concluded that women are part and parcel of our society so, it is essential to empower them.

**Velmurugun,Veerappan and Kalaiselvan(2013)** their study observed that SHGs have had greater impact on the beneficiaries economic as well as social aspects. Women are the vitally important infrastructure and their empowerment would accelerate social development. Investing in and encouraging women to make their choices and differences is the definite way to contribute to economic growth and overall development. They observed that the performance of the SHGs has been strong. While participants of SHGs, the larger percentage of women have been positively impacted. The participation of women in SHGs allowed them to discover inner strength, gain self-confidence, social, cultural, political and psychological empowerment, and develop capacity. If the recommendations are made by the respective authorities, the SHGs will increase in future.

**Meenu Maheshwari and Shobhna Goyal (2014)** A Review of Studies, many researchers reviewed that care should be taken to ensure that the members socio-economic status is homogeneous as they form SHGs. There has to be systematic formation of SHGs. distribution of SHG experiments throughout rural India, rather than national SHG concentration. The SHG model has helped rural women start up micro-enterprises, including agricultural and non-farm activities, trade and service units. Researchers Study conducted in Tamil Nadu on the impact of SHGs and found that more than 60% of SHG members were SC / STs showing that the concept is popular among the weaker sections of society and that they are inclined to social and economic upliftment with the help of the government.

**Reji(2013)** the study examined that Women empowerment is key to the country's development. Women empowerment has been major concern for the government. It was found that in both Ernakulam and Idukki districts the majority of the Income responde nts after joining SHG was higher than the Income before joining SHG.To increase the status of women, they must be empowered economically. From the analysis it is evident that the SHGs played a vital role in empowering women in Ernakulam and Idukki districts. This is an important institution designed to improve women's lives on different social, political and economic components. There is an increase in the number of women inclined towards SHG which implies that women aspire to empowerment. He Conclude that the SHGs provide full support for women's empowerment and poverty eradication in the study area

**Madanant Naik and Anthony Rodrigue (2017)** the study dealt the impact of Self-Help Group (SHG) in Socio-economic development of rural women of the state of Goa. The analysis is descriptive and logical in nature. study covers only the SHG members in North Goa and South Goa district. To solve the numerous problems and issues related to the marketing of SHGs goods, state-level authorities should extend activities across the state rather than restrict their operations in a specific area. Measures should be taken to encourage more and more people to become members of SHG's, particularly the poorest section of rural people. Women's presence in the community contributes considerably to progress and quality of life, social status and confidence of the members. He concluded that The SHG women's mission should be to work towards empowering the leaders and other vulnerable women in society as well.

**Rahul Sarania (2015)** Since joining the SHG, the result showed positive improvement in measures of economic empowerment, namely revenue, jobs, and savings. the study revealed that in the post-SHG situation, the majority of the respondent's income, working days and amount of savings increased compared with the pre-SHG situation. It was found that SHGs have served the cause of women empowerment and socio-economic betterment of rural poor women. various organizations involved in microfinance should closely monitor the utilisation of credit by the members and motivate them to use for productive purposes for sustained income which may enable them to have their own bank account for savings. Action should be taken to stimulate entrepreneurship among women, in particular among socially weaker sections of society. Therefore, the study thus concluded that efforts should be made for the group members to stabilize and sustain themselves.

**Shireesha (2019)** the study examined that Women's participation in self-help groups has obviously had a tremendous impact on poor women's way of life and style and has empowered them at various levels not only as individuals but also as members of the community's family and society as a whole. They come together to solve their common problems via self-help and mutual assistance. The more attractive scheme is "Self Help Group" (SHGs) with less effort. It is an instrument for eradicating poverty and improving entrepreneurship and financial support for women in India. It has been concluded that most respondents join for purpose of saving.

**Verma (2018)** The study examined the socio-economic status of the respondents, and all come from the scheduled caste, with very poor social economic conditions. most SC/ST women keep quiet against violence in society as well as in their own community and family. The study concludes that the experiences of SC/ST women reflect SC/ST society. SC/ST women have to

do hard work for the family's livelihood, and most SC/ST women are unable or unwilling to raise their voices against the violence perpetrated in the family and society.

**Mallikarjuna and Naik (2014)** from the study they noticed that Economic empowerment of women has many facets, and is unique to the context in question. It is equally important to emphasize the assessment of measures of process, production and result, such as the participation of women in the project and the participation of women. All programs should be evaluating outputs and outcomes of the basic processes.

**Shivashankar (2019)** his study analysed the role of various institutions in promoting SC/ST entrepreneurship in Karnataka and SC/ST unemployed young people's perception of entrepreneurship. In India the SC/ST ’s are socially and economically vulnerable. They have been discriminated against for decades, but as a consequence of globalization, few SC/ST ’s have risen up as entrepreneurs with the slogan of fighting caste with capital. He concludes that Entrepreneurship and social status are related. Awareness programmes should be conducted to boost the interest. EDPs should be systematically performed in remote areas. Governments should take necessary steps to improve rural household participation in entrepreneurial activities.

**Jatin Pandey and Rini Roberts** the study aims at Impact of involvement in self-help groups on empowerment of women when conceptualizing every rural women initiative in the light of the high importance attached to group approaches. Women have altered their participation in SHGs and these women have realized the importance and the right to vote without anybody being influenced. The SHG concept is a better mechanism for facilitating the availability of microcredit to rural women and helping them uplift their social and economic status. They are more involved in family decisions. Women are enlightened and informed on various issues – politics, financial management, free public discourse and knowledge of the current events Women are enlightened and informed on various issues–politics, financial management, free public discourse and knowledge of the current events. They are encouraged to rise in society, and inspired. So, it can be concluded that there is increase in their awareness and knowledge.

**Krishna prasad Rao (2018)** the study examined that Women ‘economic empowerment is one of the world’s ‘s most promising areas of investment, biggest emerging markets, talent pools and demographic dividends to be tapped. Women have the capacity to speed up the country's economic growth if their workforce participation is increased through its various skills development programs, the Government of India provides young people with skills such as

DDU-GKY by reserving seats in vocational training institutions, Stand Up India to turn job seekers into job creators, especially women, and SC / ST and NRLM, which provide a forum for mobilizing women in SHGs to raise their voices and raise their families from the clutches of poverty.

**Thangamani and Muthuselvi (2013)** the study aims at Socio-economic history and family characteristics of the women beneficiaries and Self-help Group member's income, expenditure and savings pattern. It is noticed that since entering the Self-Help Groups, the socio-economic element has changed. Yet at an earlier point in life the saving rises. It is clear that micro fiancé can achieve a vast scale and can become a legitimate movement by engaging voluntary organizations in social mobilization and providing an enabling atmosphere for policy making. He concludes that the self-help group is important in re-strengthening and bringing together of the human race and that the economic activities of Self-Help Group are quite successful.

**Roopa Bernardiner & Mangala (2017)** They Observed that Collective empowerment is examined through a list of indicators such as village development activities, mobilisation of schemes, social action programmes and political action programmes. The study found that older SHGs emerging as social empowerment or women's social action groups. SHGs were found to be a significant force in attaining collective control. Poor women earned a voice by engaging collectively. Women develop a sense of integrity, self-confidence that is strong instrument of empowerment. This study concludes that members of the older SHGs tend to be more comfortable, financially more stable, and in better life control. Their growing awareness has given them courage and increased their participation in discussions on aspects affecting their status at different levels — family, community, and village.

**Vivek Kumar (2009)** the study examined that SC/ST women differ from general caste women on the basis of their social position, their occupations and their treatment by society in general. SC/ST s have suffered social exclusion based on caste since time immemorial. In conclusion he noticed that SC/ST s and their women's institutional position in Indian society is exceptional. SC/ST women are excluded and abused because of their unique location within and the hierarchical and caste-ridden society that divides them from women of the general caste.

**Radhika Govinda (2009)** the study observed that SC/ST women have been involved in the SC/ST movements and in the activism of women and development NGOs. he argued that women's and development NGOs are mobilizing SC/ST women in the name of ' poor and marginalized ' women not only because of state and donor agency influences (and often

pressures) but also because of Hindu religious-cultural dominance in women's NGOs in India. Acceptance of funding from government and international donor agencies can change the character of SC/ST women's activism, but NGOs can use their discretion to identify which donors to accept funding and negotiate terms to accept and even propose projects. His paper also suggested that Despite creating opportunities for SC/ST women to realize their full potential, NGOs are often caught up in a web of socio-economic inequality constraints and perceptions that they have little influence over.

**Suman Kumar Kasturi (2013)** the study examined that the only organization in Andhra Pradesh that works solely to empower SC/ST women. SC/ST Sthree Sakthi (DSS) is the only organization in the state of Andhra Pradesh that works exclusively for the empowerment of SC/ST women. Communication helps SC/ST Women to inspire by educating and clarifying several unattended questions. It is a source of information for decision-making processes for SC/ST women, as it helps define and assess alternative course of action. It also plays a crucial role in improving the attitudes of SC/ST women, i.e., well-informed SC/ST women will have a better attitude than a SC/ST woman with less knowledge. He concludes that it helps to control the actions of SC/ST women in diverse ways.

**Pradeep Kadun and Ravindra Gadkar (2004)** the study examined that According to the valid historical context of disempowerment of the SC/ST s and Adivasis in India, Caste system has been the source of anxiety and of the silenced Communities for a long time. The caste system thrives and remains a stigma to humanity which disapproves of Indian values and societal requirements. Dr. Ambedkar is exceptional as it is by Authorisation and the modules. Self-help is key to empowerment. Without teaching helplessness self-help brings help. Before a person can take political action to help others, he / she must often address personal issues through self-helping. These three levels of empowerment are personal empowerment, empowerment for education and political empowerment. Upon carefully understanding the situation in SC/ST ’s, Dr Ambedkar strategized action and launched various attempts. Use education as an instrument for emancipation and a concerted organizational effort to promote education has created new educated classes among the untouchable.

**Rajesh Dahiya and Saroj Yadav (2018)** the study observed that Women's empowerment will give women the power to have control over their life circumstances, control over resources and ideology. Economic empowerment is the principal principle that increases women's access to economic resources and opportunities, including jobs, financial services and other productive

assets. It has been useful for training and intervention on the construction of garments organized by Krishi Vigyan Kendra. Effectiveness of the training was also seen in all selected messages to a moderate level. Knowledge development was found to be strongest for fabric added value. Due to the short intervention time, there was a low efficacy index for cutting and stitching of garments.

**Thanikaivel and Priya (2018)** made an attempt to study the impact of economic empowerment of women in India. The economy and development of the country is purely based upon women's empowerment. Economic empowerment is very important to all women. Many women are socially, mentally, and morally reliant. Although the percentage of women's schooling and literacy rises, they need economic empowerment. Economic empowerment of women is one of the most important factors contributing to the gender equality. Women's development is the development of a homeland, society and nation. Finally, they conclude that Empowerment of women depends on its economic empowerment. Their abundance of potential, knowledge, skill, sincerity and dedication will yield better results for all. The Government should take the necessary steps to defend, assist and direct.

**Ravindra and Abhay Kumar Tiwari (2016)** Their study shows that poverty, women empowerment and SHGs are linked. From their analysis it is evident that the growth of SHGs is slow in some of the biggest poverty ridden and densely populated northern states like Bihar, Uttar Pradesh, Madhya Pradesh etc. SHGs can be seen as a better option for breaking the vicious circle of poverty and fostering equality for women, as it tackles these three focus areas. The relationship between poverty, empowerment of women and SHGs that existed in India states supports this claim.

**Urmila Sharma, Satish C.Sharma and Priya Jha(2014)** the study examined that Microfinance programmes like Self-help group bank linkage programme in India have been increasingly hailed for their positive economic impact and the empowerment of women. Number of poor women and men who are enrolling in SHGs has been growing remarkably across rural India. Not only are they active in thrift and credit management, they also undertake other activities, such as natural resource management and development work, literacy, knowledge management, nutritional security etc. SHGs lay the foundation for self-confidence by building institutions capable of generating employment opportunities for rural poor and poor people and leading to job-driven economic growth. Women are among the poorest and most vulnerable of the disadvantaged, and thus helping them should be a priority and investing in

women's skills empowers them to make a choice that is a worthwhile target in itself, but it also leads to the creation of economic growth.

**Kanchan Sandhu (2015)** the study analysed the SHGs are characterized by a focus on job opportunities through the provision of training to generate both income and employment. Research that involvement by NGOs is important for making SHG's. The cohesive self-regulatory group processes and the NGO's motivational efforts make SHGs outstandingly promising and effective success. The study observed that rural women were found to be able to increase their savings and income with the aid of SHGs. The research also showed a need for information in the media about the current schemes and facilities for these communities. The NGO intervention was the major motivating factor for the women to join the SGHs. Women gets a plate form to Link not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. The collective initiative of women based on savings is ultimately leading to socioeconomic empowerment.

The review of literature presented reveals that several studies have been conducted with regard to women empowerment through Self-help groups in different areas like political, social, cultural and economic empowerment, Rural Women Empowerment, Empowerment of SC/STs through Entrepreneurship, Empowerment of women in different districts, Empowering women through entrepreneurship has been conducted.

It is observed that SHGs has contributed towards empowerment of rural women in the field of micro finance, micro enterprises, participation in societal activities like village development, social actions and political action programmes. Over all the concept of SHG had positive impact on women empowerment. Further some studies also observed lower and poor participation of SC/ST women in SHG activities. Hence even though the people have constitutional rights and equal opportunity to participate and take the benefit of various social activities directed towards empowerment, SC/ST women participation and empowerment has not improved compared to other communities. Therefore, review of literature makes it clear that there is a need to study SC/ST women Empowerment through self-help groups by considering economic, social, political and cultural issues.

Based on the review of literature, it is observed that there are many studies on women empowerment through SHGs in general but there are only few studies on women empowerment of SC/ST women in particular. No studies on SC/ST women empowerment has been made in

Dakshina kannada and Udupi region. Hence it is felt that there is a need to study on "SC/ST women empowerment through Self-help groups in Dakshina kannada and Udupi District".

**Statement of Research Problem**

Self-help Group concept has been developed in most of the countries of the world.The main objective of the formation of SHGs is the inclusive growth of socially excluded. This concept has been emerged through the support of government, social entrepreneurs, NGOs and so on. From the review of literature, it has been observed that SHGs has contributed immensely for the socio-economic development of deprived segment of the society especially rural poor women. It is also observed that SHGs has contributed towards empowerment of rural women in the field of micro finance, micro enterprises, participation in societal activities like village development, social actions and political action programmes. Over all the concept of SHG had positive impact on women empowerment.Further some studies also observed lower and poor participation of SC/ST women in SHG activities .The reasons may be they are socially excluded or they are reluctant to participate with the members of other communities because of past experience .Hence even though the people have constitutional rights and equal opportunity to participate and take the benefit of various social activities directed towards empowerment ,SC/ST women participation and empowerment has not improved compared to other communities. Hence there is a need to study SC/ST women Empowerment through self-help groups by considering economic, social, political and cultural issues.

**Need for the study**

Women empowerment is multifold notion consists of economic, social, cultural and political empowerment. Women as weaker section of society have least access to the services launched by the state and central governments. Under these circumstances, formation of Self-Help Groups (SHGs) can prove a feasible alternative to look for empowerment of women and of nation in the long run. formation of self-help groups is a potent medium that can ensure the all-round development of SC/ST women particularly in rural areas. some studies also observed lower and poor participation of SC/ST women in SHG activities. Hence even though the people have constitutional rights and equal opportunity to participate and take the benefit of various social activities directed towards empowerment, SC/ST women participation and empowerment has not improved compared to other communities. there is a need to study

SC/ST women Empowerment through self-help groups by considering economic, social, political and cultural issues.

**Research Objective**

1. To study the role of Self-help groups on women Empowerment.
2. To Study the various activities of Self-Help Groups.
3. To Study the impact of SHGs on Socio Economic development of SC/ST women.
4. To Study the role of SC/ST women in SHGs.
5. To Study the Contribution of SHGs towards SC/ST Women.
6. To suggest policy measures based on the findings of the study.

**Research Methodology and Tools**

For the purpose of proposed study, both primary as well as secondary data shall be used. The primary data shall be collected through a well-structured questionnaire. The relevant secondary data shall be collecting from journals periodicals, newspaper, internet, Opinion, interviews.

**Scope of research**

The proposed research topic entitled Empowerment of SC/ST women through self-help groups with reference to Dakshina Kannada district, will cover theoretical and conceptual aspects of self-help Group, women empowerment, and SC/ST women empowerment. This study will include the empowerment of SC/ST women in the social, economic, political and cultural perspectives. study will be made through interaction and by collecting primary data from the SC/ST women beneficiaries from different SHGs in Dakshina kannada district. The study also covers the contribution of government and different self-help promoting institutions in SC/ST women empowerment.

The outcome of the study would suggest the factors that are responsible for the good performance of self-help groups formed by Government and Non-Government organization. Further the study would highlight the role and importance of self-help groups. The results of this study would be helpful to empower the women through self-help groups especially SC/ST women. An attempt would be made to find out the benefits attained after implementation of self-help groups and effectiveness. The study would also cover the problem faced by the members of the groups. The findings of which could be used for planning programmes and

better strategies for the effective functioning of self-help groups in empowerment of SC/ST women.

**Chapter Scheme:**

The proposed research will be structured in six chapters; the description of each of the chapter is as follows;

**Chapter 1: Introduction**

This chapter is an introductory chapter and will contain Introduction to the study along with need for the study, objectives of the study, Research hypothesis, Research methodology and Tools, Scope of the study, Limitations and the chapter scheme.

**Chapter 2: Review of Literature**

In this chapter, a detailed review of the work already done in the field of women empowerment will be provided. The review will be provided in different areas like social, economic, political and cultural.

**Chapter 3: Theoretical and conceptual framework**

In this chapter, women empowerment, SC/ST women Empowerment, Self-help groups and its facilities to members will be discussed.

**Chapter 4: Growth and Development: SC/ST Women Empowerment**

In this chapter the study of SC/ST women all over India, Karnataka and Dakshina kannada will be discussed.

**Chapter 5: SC/ST Women Empowerment through Self-help Groups -An Empirical Analysis.**

In this chapter survey will be conducted through questionnaires, analysis and interpretation will be discussed.

**Chapter 6: Findings, Suggestions and Conclusions**

This chapter will present summary of the findings of the study and conclusions drawn from the study, scope for further research will also be provided.

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